

Information to identify the case:

Debtor 1	<u>Michelle S. Melgarejo</u>	Social Security number or ITIN	xxx-xx-9590
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-28980-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michelle S. Melgarejo
aka Michelle S. Sutton-Melgarejo

12/19/18

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michelle S. Melgarejo
 Debtor

Case No. 18-28980-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Dec 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2018.

db
 517773646 +Michelle S. Melgarejo, 42 Oak Tree Lane, Sparta, NJ 07871-2315
 517773654 +Albino & Clark, LLC, 10 Poplar Tree Lane, Sparta, NJ 07871-2317
 517773659 +Dixon Energy, 100 Pocono Road, Mountain Lakes, NJ 07046-1649
 517773662 +Paris P. Eliades Law Firm LLC, 48 Sparta Avenue, Sparta, NJ 07871-1821
 517773663 +Santander Bank N.A., P.O. Box 841002, Boston, MA 02284-1002
 517773666 Santander Bank, N.A., PO Box 16255, Reading, PA 19612-6255
 517773667 Virtuoso Sourcing Group, PO Box 8546, Omaha, NE 68108-0546

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 20 2018 00:23:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517773645 E-mail/Text: amscbankruptcy@adt.com Dec 20 2018 00:24:52 ADT Security Services,
 PO Box 371490, Pittsburgh, PA 15250-7490
 517773647 +EDI: GMACFS.COM Dec 20 2018 04:43:00 Ally, PO Box 380902, Minneapolis, MN 55438-0902
 517773648 EDI: GMACFS.COM Dec 20 2018 04:43:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 517773650 EDI: WFNNB.COM Dec 20 2018 04:43:00 Avenue, PO Box 659584, San Antonio, TX 78265-9584
 517773651 EDI: BANKAMER.COM Dec 20 2018 04:43:00 Bank of America, PO Box 15719,
 Wilmington, DE 198865719
 517773652 EDI: WFNNB.COM Dec 20 2018 04:43:00 Comenity Bank, PO Box 659465,
 San Antonio, TX 78265-9465
 517773653 EDI: DISCOVER.COM Dec 20 2018 04:43:00 Discover Financial Service LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 517773656 EDI: CBSKOHLS.COM Dec 20 2018 04:43:00 Kohl's, P.O. Box 2983, Milwaukee, WI 532012983
 517773658 +EDI: TSYS2.COM Dec 20 2018 04:43:00 Macys, 9111 Duke Drive, Mason, OH 45040-8999
 517773660 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 20 2018 00:24:20 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 517773664 +E-mail/Text: birminghamtops@sba.gov Dec 20 2018 00:24:22 SBA, 801 Tom Martin Drive,
 Suite 120, Birmingham, AL 35211-6424
 517773665 +EDI: RMSC.COM Dec 20 2018 04:43:00 Synchrony Bank/Lowes, PO Box 965005,
 Orlando, FL 32896-5005
 517773666 +E-mail/Text: birminghamtops@sba.gov Dec 20 2018 00:24:22 US Small Business Administration,
 PO Box 740192, Atlanta, GA 30374-0192
 517773668 EDI: WFFC.COM Dec 20 2018 04:48:00 Wells Fargo Card, PO Box 94435,
 Albuquerque, NM 87199-4435
 517773669 +EDI: WFFC.COM Dec 20 2018 04:48:00 Wells Fargo Card Services, P.O. Box 14517,
 Credit Bureau Dispute Resolution, Des Moines, IA 50306-3517
 517773670 EDI: WFFC.COM Dec 20 2018 04:48:00 Wells Fargo PL & L Loan Payment, PO Box 14525,
 Des Moines, IA 50306-3525
 517773671 +EDI: WFFC.COM Dec 20 2018 04:48:00 Wells Fargo PL&L Loan, P.O. Box 9445,
 Albuquerque, NM 87119-9445

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517773649 Aunt
 517773655 estranged spouse
 517773657 landlord
 517773661* Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-1906

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 26

Date Rcvd: Dec 19, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2018 at the address(es) listed below:

Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Joan Sirkis Warren on behalf of Debtor Michelle S. Melgarejo joan@joanlaverylaw.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5